



DEPARTMENT OF ADMINISTRATION
Office of Employee Benefits

Open Enrollment 2024 Begins Next Wednesday, November 1

Open enrollment for the 2024 calendar year begins next Wednesday and runs until Friday, November 17. This will be your once-a-year opportunity to enroll in or make changes to your State of Rhode Island employee benefits plans, including medical and prescription drug coverage, dental and vision plans, health care flexible spending accounts (FSAs), the dependent care spending account (DCSA), life insurance, and legal coverage.

What's new for 2024?

The deductible for the Anchor Choice Plan with HSA is increasing.

If you're planning to enroll or continue in the Anchor Choice Plan with Health Savings Account (HSA), you need to know about an important change.

The Anchor Choice Plan is an HSA-qualified high-deductible health plan (HDHP), so the Internal Revenue Service (IRS) sets strict rules about certain features of the plan, like deductibles and out-of-pocket maximums. These rules are maintained because of the tax advantages that come with contributing to an HSA.

For 2024 the IRS has changed the minimum allowable annual deductible for HDHPs. For that reason, your deductibles under the plan will increase. The new deductibles are:

- \$1,600 if you elect employee-only coverage (a \$100 increase)
- \$3,200 if you elect family coverage (a \$200 increase)

We recognize that an increased deductible can present an additional financial burden for you. Therefore, to make sure that Anchor Choice remains a great value, the State is increasing the amount of its annual HSA contribution* to match the new deductibles. Your full annual deductible under Anchor Choice will still be met whether you enroll in individual or family coverage.

Online learning options replace in-person benefits fairs.

This year, instead of in-person benefits fairs, the Office of Employee Benefits will offer online learning opportunities, including two Lunch and Learn webinars, being held at noon on October 26 and November 7. To attend a Lunch and Learn, visit the [News page on the Office of Employee Benefits website](#) at the

time of your preferred webinar and click the link to attend. The webinars begin promptly at noon, so we recommend arriving a few minutes early.

In addition, on [the virtual benefits fair website](#), you will find pre-recorded presentations by the Office of Employee Benefits and our benefits vendors.

All enrollment info is online.

Like last year, everything you need for your enrollment will be found online. Be on the lookout for the enrollment brochure recently mailed to your home. It contains important information about your benefits and explains how to access all the online information and tools.

Consider giving through United Way

Each year, state employees team up with the United Way of Rhode Island to support hundreds of local non-profits doing important work in our communities. State employee participation in this annual campaign makes an enormous difference to these organizations who count on our support to further their missions. Please consider supporting your favorite charities with a payroll deduction during this year's campaign. Sign-up at uwriweb.org/RIState.

Do you need to enroll?

If you're happy with your benefits you don't need to do anything. Your current benefit elections will carry over with two exceptions,

FSA's and DCSPA's. **If you want to have an FSA or DCSPA in 2024, you *must* enroll during the open enrollment period.**

If you have questions

You can get answers to most of your benefits and enrollment questions by reading our [FAQs](#) or visiting the [virtual benefits fair](#) and the [Office of Employee Benefits website](#).

If you can't find what you're looking for, send us an email at doa.oeb@doa.ri.gov or drop us a line using our website's [feedback tool](#). Or you can call us, and we'll do our best to get back to you within one business day.

** Contributions are made biannually with half deposited in January and the other half deposited in July.*

The State's HSA contributions are NOT pro-rated for employees who enroll after January 1 and July 1.

(If you're going to print this email, use attached "Printing Version" for best results)

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